

In re:
Shaina Rae Beato
Debtor

Case No. 23-12084-pmm
Chapter 7

District/off: 0313-4
Date Rcvd: Nov 17, 2023

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2023:

Recip ID	Recipient Name and Address
db	Shaina Rae Beato, 915 N Front St, Reading, PA 19601-2017
14800817	+ Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14800819	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14800822	Reading Area Water Authority, 1801 Kutztown Rd, Reading, PA 19604-1515
14800824	Tower Health, 420 S 5th Ave, Reading, PA 19611-2143
14800825	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14800827	UGI Utilities Inc., 460 N Gulph Rd, Kng of Prussa, PA 19406-2815

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Nov 17 2023 23:39:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 17 2023 23:40:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14800810	Email/Text: collectors@arresourcesinc.com	Nov 17 2023 23:39:00	AR Resources, Inc., ATTN: Bankruptcy, PO Box 1056, Blue Bell, PA 19422
14800809	+ EDI: GMACFS.COM	Nov 18 2023 04:34:00	Ally Financial, Inc., Attn: Bankruptcy 500 Woodard Ave, Detroit, MI 48226-3416
14800811	+ Email/Text: paymentprocessing@avanteusa.com	Nov 17 2023 23:38:00	Avante USA Ltd., 3600 South Gessner Road Suite 225, Houston, TX 77063-5357
14800812	+ EDI: CAPITALONE.COM	Nov 18 2023 04:34:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14800814	+ Email/Text: bncnotifications@pheaa.org	Nov 17 2023 23:39:00	Cornerstone, Pob 60610, Harrisburg, PA 17106-0610
14800815	Email/Text: lossrecoveryteam@growfinancial.org	Nov 17 2023 23:40:00	Grow Financial FCU, Attn: Bankruptcy, PO Box 89909, Tampa, FL 33689-0415
14800816	EDI: IRS.COM	Nov 18 2023 04:34:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14800813	EDI: JPMORGANCHASE	Nov 18 2023 04:34:00	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
14800821	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2023 23:38:00	PNC Financial Services, Attn: Bankruptcy 300 Fifth Ave, Pittsburgh, PA 15222
14800818	EDI: PENNDEPTREV	Nov 18 2023 04:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14800818	Email/Text: RVSCBICNOTICE1@state.pa.us		

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14800820	Email/PDF: ebnotices@pnmac.com	Nov 17 2023 23:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14800823	EDI: RMSC.COM	Nov 17 2023 23:40:29	PennyMac Loan Services LLC, Po Box 660929, Dallas, TX 75266-0929
14800826	^ MEBN	Nov 18 2023 04:34:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5060
		Nov 17 2023 23:35:27	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2023 at the address(es) listed below:

Name	Email Address
GARY F. SEITZ	on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net
GARY F. SEITZ	gseitz@gsbblaw.com gfs@trustesolutions.net
MICHAEL A. CIBIK	on behalf of Debtor Shaina Rae Beato mail@cibiklaw.com cibiklawpc@jubileebk.net;ecf@casedriver.com;cibiklaw@recap.email
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Shaina Rae Beato	Social Security number or ITIN xxx-xx-2009
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 23-12084-pmm		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shaina Rae Beato

11/16/23

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.